

**consolidate
simplify
diversify
manage
reduce
understand
ACT!**

ROLL OVER
YOUR RETIREMENT
SAVINGS TO MMBB

MMBB
A Financial Services Ministry™

**You can roll over money
tax-free from your:**

- Traditional IRA
- 401(k) savings plan
- 401(a) plan—pension, cash balance, profit sharing, stock bonus or HR-10 (Keogh)
- 403(a) qualified plan (nontrusteed annuity)
- 403(b) church retirement income plan, annuity contract or custodial account
- 457 governmental plan

IRS rules do not allow MMBB to accept rollovers from spouses and survivors of MMBB members unless based on their own eligible service.

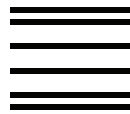
The Ministers and Missionaries Benefit Board
475 Riverside Drive, Suite 1700
New York, NY 10115-0049
Phone: 800.986.6222 Fax: 800.986.6782
www.mmabb.org

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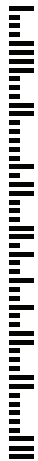
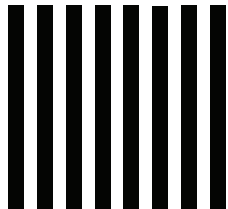
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UNITED STATES



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Consolidate all of your eligible IRA or retirement accounts with MMBB—and reap the benefits a century of experience and stability provides. Rolling over to MMBB allows you to keep your tax benefits. And, if you are a minister, you may be eligible for additional tax advantages.

Simplify your ability to track and manage your retirement savings. Keeping your investments in multiple accounts at multiple investment brokers makes it harder to monitor how much you have saved and how much your savings are earning. A single statement from MMBB shows how much you have and how your investments are growing. Roll over to MMBB to receive fewer account statements.

Diversify your investments—under one roof. At the same time that rolling over your retirement accounts to MMBB simplifies your life, MMBB's range of fund options allows you to diversify your portfolio. For those who want to minimize risk, MMBB has bond and money market funds. MMBB's stock funds let you choose among well-diversified domestic and international options. For more stability as you approach retirement, you can choose the New Horizons Fund. The Balanced Fund lets you invest in a broad range of asset classes all under one roof.

Manage your account on your schedule. Log onto www.mmbb.org and manage your account at any time, day or night. You can check your balance, get up-to-the-minute information on your investment returns and update your asset allocation. For the personal touch, call one of our senior benefits specialists at **800.986.6222** or email us at service@mmbb.org. As your investment goals change, MMBB gives you the tools to control your portfolio.

Reduce your expenses. As a non-profit organization, MMBB has some of the lowest 403(b) administrative fees in the industry. The impact of high administrative fees and high financial adviser fees is often overlooked by investors. Roll over to MMBB and lower your costs.

MMBB **understands** the unique opportunities and challenges you face as an employee of a religious institution. After all, we have managed money for pastoral and lay staff of church-related organizations for over 100 years.

Act now! To find out if your IRA or other retirement accounts are eligible for roll over to MMBB, please call **800.986.6222** or return the attached postage-paid card. We will work with you every step of the way.

I would like to have an MMBB senior benefits specialist contact me.
I want to: *Consolidate my retirement savings; Simplify my ability to track my investments; Diversify my portfolio; Manage my accounts on my schedule; Reduce my expenses; and work with people who understand church life;*

Name

Street Address

Apt./Suite

City, State and Zip

Phone Number

Email Address

I am
ready to
ACT!